

Linda S. Payne
Chapter 7 Bankruptcy Trustee
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
CASAS, MIGUEL CRUZ	§	Case No. 12-40270 BTR
CASAS, JESSICA ANNE	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The case was converted to one under Chapter 7 on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/LINDA PAYNE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 12-40270 BTR Judge: Brenda T. Rhoades
Case Name: CASAS, MIGUEL CRUZ
CASAS, JESSICA ANNE
For Period Ending: 02/04/13

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 04/25/12 (c)
341(a) Meeting Date: 05/18/12
Claims Bar Date: 09/10/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. eram Amended schedules on conversion and changed value of lien.	240,201.00	0.00		0.00	FA
2. Bank accounts and cash	194.00	0.00		0.00	FA
3. Household Goods	6,170.00	0.00		0.00	FA
4. Books, etc	400.00	0.00		0.00	FA
5. Wearing apparel	2,000.00	0.00		0.00	FA
6. Jewelry	500.00	0.00		0.00	FA
7. Sporting equipment	800.00	0.00		0.00	FA
8. 2003 Mercedes Benz ML320,	4,575.00	0.00		0.00	FA
9. 2007 GMC Yukon XL,	23,075.00	0.00		0.00	FA
10. Dog	25.00	0.00		0.00	FA
11. Tax refunds (u) Amended and added tax refunds 2011, 9,186.00 2010, 8,895.00 2009 9,441.00 (Possible setoff of \$6,919.67	27,522.00	10,672.00		3,752.00	FA
TOTALS (Excluding Unknown Values)					Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
	\$305,462.00	\$10,672.00		\$3,752.00	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/01/13 Current Projected Date of Final Report (TFR): 12/01/13

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 12-40270 -BTR
Case Name: CASAS, MIGUEL CRUZ
CASAS, JESSICA ANNE
Taxpayer ID No: *****3863
For Period Ending: 02/04/13

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: First National Bank of Vinita
Account Number / CD #: *****1572 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
08/08/12		Trsf In From Union Bank	INITIAL WIRE TRANSFER IN	9999-000	3,747.42		3,747.42
09/24/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		1.85	3,745.57
10/16/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		2.31	3,743.26
11/06/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		2.39	3,740.87
12/07/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		2.31	3,738.56
12/19/12	003001	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Ct approved fees			1,130.95	2,607.61
			Fees 1,125.00	3110-000			
			Expenses 5.95	3120-000			
01/08/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		2.10	2,605.51

COLUMN TOTALS	3,747.42	1,141.91	2,605.51
Less: Bank Transfers/CD's	3,747.42	0.00	
Subtotal	0.00	1,141.91	
Less: Payments to Debtors		0.00	
Net	0.00	1,141.91	

Page Subtotals 3,747.42 1,141.91

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 12-40270 -BTR
Case Name: CASAS, MIGUEL CRUZ
CASAS, JESSICA ANNE
Taxpayer ID No: *****3863
For Period Ending: 02/04/13

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****4837 Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/17/12	11	Miguel Casas	BALANCE FORWARD				0.00
07/25/12		Union Bank	Tax refund	1224-000	3,752.00		3,752.00
08/08/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	3,749.54
		1980 Saturn Street	BANK FEES	2600-000		2.12	3,747.42
		Monterey Park, CA 91755					
08/08/12		Trsf To First National Bank of Vini	FINAL TRANSFER	9999-000		3,747.42	0.00

COLUMN TOTALS 3,752.00 3,752.00 0.00

Less: Bank Transfers/CD's 0.00 3,747.42

Subtotal 3,752.00 4.58

Less: Payments to Debtors 0.00

Net 3,752.00 4.58

	NET	ACCOUNT
TOTAL - ALL ACCOUNTS	DISBURSEMENTS	BALANCE
Checking Account - *****1572	0.00	1,141.91
Money Market Account - *****4837	3,752.00	4.58

3,752.00 1,146.49 2,605.51

(Excludes Account Transfers) (Excludes Payments To Debtors) Total Funds On Hand

Page Subtotals 3,752.00 3,752.00

Case Number:	12-40270	Priority Sequence
Debtor Name:	CASAS, MIGUEL CRUZ	

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3110-00	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Administrative		\$1,130.95	\$1,130.95	\$0.00
000001 050 4210-00	Santander Consumer USA, Inc. 8585 N. Stemmons Frwy Ste 1100-N Dallas, TX 75247	Secured		\$0.00	\$0.00	\$0.00
000002 050 4800-00	COLLIN COUNTY TAX ASSESSOR/COLLECTOR C/O GAY MCCALL ISAACKS ET AL 777 E 15TH ST PLANO TX 75074	Secured		\$0.00	\$0.00	\$0.00
000006 050 4110-00	Deutsche Bank National Trust Company c/o Ocwen Loan Servicing, LLC ATTN: Bankruptcy Department 1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	Secured		\$0.00	\$0.00	\$0.00
000003 070 7100-00	Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346	Unsecured		\$0.00	\$0.00	\$0.00
000004 070 7100-00	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	Unsecured		\$979.78	\$0.00	\$979.78
000005 070 7100-00	American InfoSource LP as agent for InSolve Recovery, LLC PO Box 269093 Oklahoma City, OK 73126-9093	Unsecured		\$669.43	\$0.00	\$669.43
000007 070 7100-00	CAPITAL ONE BANK (USA), N.A. by PRA Receivables Management, LLC PO Box 12907 Norfolk VA 23541	Unsecured		\$514.08	\$0.00	\$514.08
Case Totals:				\$3,294.24	\$1,130.95	\$2,163.29

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-40270 BTR

Case Name: CASAS, MIGUEL CRUZ

CASAS, JESSICA ANNE

Trustee Name: LINDA PAYNE, TRUSTEE

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: LINDA PAYNE, TRUSTEE	\$	\$	\$
Trustee Expenses: LINDA PAYNE, TRUSTEE	\$	\$	\$
Attorney for Trustee Fees: BILL PAYNE	\$	\$	\$
Attorney for Trustee Expenses: BILL PAYNE	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000003	Internal Revenue Service	\$ _____	\$ _____	\$ _____
000004	Midland Credit Management, Inc.	\$ _____	\$ _____	\$ _____
000005	American InfoSource LP as agent for	\$ _____	\$ _____	\$ _____
000007	CAPITAL ONE BANK (USA), N.A.	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE